

**Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-55 (Canceled)

56. (Withdrawn) A method comprising:

receiving, from a source, a set of payment requests on behalf of a plurality of payors;  
processing the set of payment requests to generate a set of payment instructions, wherein the processing includes at least identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests; and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

57. (Withdrawn) The method of Claim 56, wherein processing the set of payment requests to generate a set of payment instructions includes determining a remittance center of the payee to which the payment instructions are to be sent.

58. (Withdrawn) The method of Claim 57, wherein processing the set of payment requests to generate a set of payment instructions includes altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

59. (Currently amended) A computer-implemented method comprising:

transmitting, from a source system processor to a remittance payment processor, a ~~set of~~ payment ~~request requests~~ on behalf of a ~~plurality of payor payors~~;

responsive to the transmission of the payment request, receiving, at a source system processor from the remittance payment processor, at least one a set of payment instruction instructions generated by the remittance payment processor, wherein the generation of the at least one set of payment instruction instructions included the remittance payment processor identifying a payee in a merchant database based, at least in part, on information in a the payment request of the set of payment requests and retrieving information associated with the payee from the merchant database, wherein the information is included in a the at least one payment instruction of the set of payment instructions; and

issuing, by the source system processor, a payment associated with the payment request payments in accordance with the at least one set of payment instruction instructions received from the remittance payment processor including a payment associated with the payment request, wherein the payment is made to the identified payee.

60. (Withdrawn) A system comprising:

a database, wherein the database includes payee information for each of a plurality of payees;

a processor in communication with the database, wherein the processor executes software instructions for:

receiving, from a source, a set of payment requests on behalf of a plurality of payors,

processing the set of payment requests to generate a set of payment instructions utilizing at least a portion of the payee information stored in the database, and wherein the processing includes identifying a payee associated with a payment request of the set of payment requests based, at least in part, on information in the payment request of the set of payment requests, and

transmitting the set of payment instructions to a merchant payment processing system, wherein the merchant payment processing system issues payments in accordance with the set of payment instructions, and wherein the merchant payment processing system resides at the source.

61. (Withdrawn) The system of Claim 60, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include determining a remittance center of the payee to which the payment instructions are to be sent.

62. (Withdrawn) The system of Claim 61, wherein the software instructions executed by the processor for processing the set of payment requests to generate a set of payment instructions further include altering an account number included in the payment request of the set of payment requests according to at least one alteration rule associated with the payee.

63. (Withdrawn) A system comprising:

a database, wherein the database includes at least one set of payment requests on behalf of a plurality of payors;

a processor in communication with the database, wherein the processor executes software instructions for:

transmitting, to a remittance payment processor, the at least one set of payment requests on behalf of a plurality of payors,

receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing included at least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming, and

transmitting the set of payment instructions received from the remittance payment processor to the remittance center specified in the payment instructions.

64. (Currently amended) A system comprising:

receiving means for receiving, ~~by a remittance payment processor~~ from a source system processor, a ~~set of~~ payment request requests on behalf of a ~~plurality of~~ payor ~~payors~~;

generating means for generating, responsive to receiving the payment request, ~~by the remittance payment processor, at least one a set of~~ payment instruction instructions, wherein the

generation of the at least one ~~a set of~~ payment instruction ~~instructions~~ includes identifying a payee in a merchant database based, at least in part, on information in the ~~a~~ payment request ~~of the set of payment requests~~ and retrieving information associated with the payee from the merchant database, wherein the information is included in ~~a~~ the at least one payment instruction ~~of the set of payment instructions~~; and

transmitting means for transmitting, ~~by the remittance payment processor~~ to the source system processor, the at least one set of payment instruction ~~instructions~~, wherein the source system processor issues ~~payments~~ a payment associated with the payment request in accordance with the at least one set of payment instruction ~~instructions including a payment associated with the payment request~~, wherein the payment is made to the identified payee.

65. (Withdrawn) A system comprising:

means for transmitting, to a remittance payment processor, a set of payment requests on behalf of a plurality of payors;

means for receiving, from the remittance payment processor, a set of payment instructions, wherein the remittance payment processor generated the set of payment instructions by, at least in part, processing the set of payment requests, wherein the processing included at least one of (i) merchant identification, (ii) account ranging, or (iii) account scheming; and

means for transmitting the set of payment instructions received from the remittance payment processor to the remittance center specified in the payment instructions.

66. (Currently amended) A system comprising:

a communications interface;

a processor in communication with the communications interface, wherein the processor is configured to execute ~~executes~~ software instructions to:

transmit, to a remittance payment processor, a ~~set of~~ payment request ~~requests~~ on behalf of a payer ~~plurality of payors~~;

responsive to the transmission of the payment request, receive, from the remittance payment processor, at least one ~~a set of~~ payment instruction ~~instructions~~ generated by the remittance payment processor, wherein the generation of the at least one

~~set of payment instruction instructions~~ included the remittance payment processor identifying a payee in a merchant database based, at least in part, on information in ~~a the~~ payment request ~~of the set of payment requests~~ and retrieving information associated with the payee from the merchant database, wherein the information is included in ~~a the at least one~~ payment instruction ~~of the set of payment instructions~~; and

issue, by the source system processor, a payment associated with the payment request ~~payments~~ in accordance with the at least one set of payment instruction ~~instructions~~ received from the remittance payment processor ~~including a payment associated with the payment request~~, wherein the payment is made to the identified payee.

67. (Currently amended) A system comprising:

transmitting means for transmitting, ~~from a source system processor~~ to a remittance payment processor, a ~~set of~~ payment request ~~requests~~ on behalf of a ~~plurality of~~ payer payors;

receiving means for receiving, from the remittance payment processor, responsive to the transmission of the payment request, at least one a set of payment instruction instructions generated by the remittance payment processor, wherein the generation of the at least one set of payment instruction ~~instructions~~ included the remittance payment processor identifying a payee in a merchant database based, at least in part, on information in ~~a the~~ payment request ~~of the set of payment requests~~ and retrieving information associated with the payee from the merchant database, wherein the information is included in ~~a the at least one~~ payment instruction ~~of the set of payment instructions~~; and

issuing means for issuing, ~~by the source system processor, a payment associated with the payment request~~ ~~payments~~ in accordance with the at least one set of payment instruction ~~instructions~~ received from the remittance payment processor ~~including a payment associated with the payment request~~, wherein the payment is made to the identified payee.

68. (Currently amended) A computer-implemented method comprising:

receiving, by a remittance payment processor from a source system processor, a ~~set of~~ payment request ~~requests~~ on behalf of a ~~plurality of~~ payer payors;

responsive to receiving the payment request, generating, by the remittance payment processor, at least one a set of payment instruction instructions, wherein the generation of the at least one a set of payment instruction instructions includes identifying a payee in a merchant database based, at least in part, on information in the a payment request of the set of payment requests and retrieving information associated with the payee from the merchant database, wherein the information is included in a the at least one payment instruction of the set of payment instructions; and

transmitting, by the remittance payment processor to the source system processor, the at least one set of payment instruction instructions, wherein the source system processor issues payments a payment associated with the payment request in accordance with the at least one set of payment instruction instructions including a payment associated with the payment request, wherein the payment is made to the identified payee.

69. (Currently amended) A system comprising:

a communications interface;

a processor in communication with the communications interface, wherein the processor is configured to execute executes software instructions to:

receive, from a source system processor, a set of payment request requests on behalf of a plurality of payor payors;

generate, responsive to receiving the payment request, at least one a set of payment instruction instructions, wherein the generation of the at least one a set of payment instruction instructions includes identifying a payee in a merchant database based, at least in part, on information in the a payment request of the set of payment requests and retrieving information associated with the payee from the merchant database, wherein the information is included in a the at least one payment instruction of the set of payment instructions; and

transmit, to the source system processor, the at least one set of payment instruction instructions, wherein the source system processor issues payments a payment associated with the payment request in accordance with the at least one set of payment

instruction ~~instructions including a payment associated with the payment request,~~  
wherein the payment is made to the identified payee.

70. (Currently amended) The computer-implemented method of Claim 59, wherein the generation of the at least one set of payment instruction ~~instructions~~ further includes determining a remittance center of the payee to which the payment is to be sent, and wherein the payment is directed to the determined remittance center.

71. (Currently amended) The computer-implemented method of Claim 59, wherein the generation of the at least one set of payment instruction ~~instructions~~ further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

72. (Previously presented) The computer-implemented method of Claim 59, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.

73. (Currently amended) The system of Claim 66, wherein the generation of the at least one set of payment instruction ~~instructions~~ further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

74. (Currently amended) The system of Claim 66, wherein the generation of the at least one set of payment instruction ~~instructions~~ further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

75. (Previously presented) The system of Claim 66, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.

76. (Currently amended) The computer-implemented method of Claim 68, wherein the generation of the at least one set of payment instruction instructions further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

77. (Currently amended) The computer-implemented method of Claim 68, wherein the generation of the at least one set of payment instruction instructions further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

78. (Previously presented) The computer-implemented method of Claim 68, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.

79. (Currently amended) The system of Claim 69, wherein the generation of the at least one set of payment instruction instructions further includes determining a remittance center of the payee to which payment is to be sent, and wherein the payment is directed to the determined remittance center.

80. (Currently amended) The system of Claim 69, wherein the generation of the at least one set of payment instruction instructions further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

81. (Previously presented) The system of Claim 69, wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity.

82. (New) The computer-implemented method of Claim 68, wherein identifying the payee in the merchant database based, at least in part, on information in the payment request of the set of payment requests includes generating an eleven-digit zip code from the information in the payment request of the set of payment requests and searching for stored information associated

with the payee using at least the eleven-digit zip code.

83. (New) The system of Claim 69, wherein the identification of the payee in the merchant database based, at least in part, on information in the payment request of the set of payment requests includes generating an eleven-digit zip code from the information in the payment request of the set of payment requests and searching for stored information associated with the payee using at least the eleven-digit zip code.